

**CHUBB®**

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Page 2

**\*Additional information concerning Deductible Clauses**

Please see **Section I - Deductible** in your policy, which describes how deductibles are applied at the time of a covered loss.

If Endorsement 02-02-0497 or Endorsement 02-02-0531 is shown on your Declarations Page, you have Extended Replacement Cost. The application of Extended Replacement Cost at the time of a covered loss may affect the amount of any applicable deductible.

**Deductible Clause 1 and Deductible Clause 2.** If a percentage is shown for Deductible Clause 1 or 2 on your Declarations Page, and you have Extended Replacement Cost, the dollar amount of your deductible may change if your Coverage A (Dwelling) limit is increased due to the application of Extended Replacement Cost at the time of a covered loss. If either Essential Equipment Breakdown Coverage (Form 02-10-0798) or Enhanced Equipment Breakdown Coverage (Form 02-10-0799) is shown on your Declarations Page, the dollar amount of your Deductible Clause 1 or Deductible Clause 2 will be reduced by the equipment breakdown deductible applied to a covered equipment breakdown occurrence if Deductible Clause 1 or Deductible Clause 2 applies to the same occurrence.

**Vacant house deductible.** The vacant house deductible, as described in your policy, is equal to 5% of the Coverage A (Dwelling) limit shown on your Declarations Page or the increased Coverage A limit if Extended Replacement Cost applies at the time of a covered loss. If the dollar amount of Deductible Clause 1 or 2 is greater than the dollar amount of the vacant house deductible at the time of a covered loss, the dollar amount of the vacant house deductible will be increased to the greater Deductible Clause amount. If either Essential Equipment Breakdown Coverage (Form 02-10-0798) or Enhanced Equipment Breakdown Coverage (Form 02-10-0799) is shown on your Declarations Page, the dollar amount of your vacant house deductible will be reduced by the equipment breakdown deductible applied to a covered equipment breakdown occurrence if the vacant house deductible applies to the same occurrence.

**Deductible waiver.** We will waive up to the first \$50,000 of the amount of Deductible Clause 2 for losses of more than \$50,000, but not for losses subject to Deductible Clause 1, the vacant house deductible, the earthquake deductible, or the equipment breakdown deductible.

**MOLD, FUNGI OR OTHER MICROBES COVERAGE**

Your policy automatically includes **Mold, Fungi or Other Microbes Coverage** with a limit of liability of \$10,000. This is not additional insurance.

Endorsement Form No. 02-02-0497 *Texas Platinum* Extended Replacement Cost endorsement is ADDED

**SUMMARY OF APPLICABLE CREDITS****AMOUNT OF CREDIT**

CENTRAL STATION BURGLAR ALARM

5.0%

**SUMMARY OF APPLICABLE STATE ASSESSMENTS, SURCHARGES, OR ADJUSTMENTS TO YOUR PREMIUM**

A Texas FAIR Plan Association adjustment of \$13 is included in the Total Policy Premium amount above.

